

Claims

1. A set of equipment according to the invention for the preparation and execution of the financial performance of a business transaction between a seller and a buyer, which contains an internal communication unit belonging to the seller's financial institution and an internal communication unit belonging to the buyer's financial institution, an information transmission network connecting the internal communication units of the financial institutions, furthermore, an external seller communication unit belonging to the seller and an external buyer communication unit belonging to the buyer, the external seller communication unit and the external buyer communication unit have data transmission channels, the data transmission channel of the external seller communication unit is connected to the internal communication unit of the seller's financial institution and the data transmission channel of the external buyer communication unit is connected to the internal communication unit of the buyer's financial institution **characterised by** that the external buyer communication unit (10) and the external seller communication unit (20) are connected to each other with the assistance of a directed data channel (30) suitable for creating an unambiguous connection between them, which directed data channel (30) is set up so that it is suitable for sending the seller's identification data (2a) and transaction data (2b), the external buyer communication unit (10) has an own-data input part-unit (11), a seller-data receiving part-unit (12), and, furthermore, a data unification part-unit (13), the one input (13a) of the data unification part-unit (13) is connected to the own-data input part-unit (11), the other input (13b) of the data-unification part-unit (13) is connected to the seller-data receiving part-unit (12), the output (13c) of the data-unification part-unit (13) is either directly or indirectly connected to the internal communication unit (41) belonging to the buyer's (1) financial institution (40), furthermore, the external seller communication unit (20) has an own-data input part-unit (21), a transaction-data management part-unit (22), furthermore, a data unification part-unit (23), a seller-data sending part-unit (24) and a seller's data-receiving part-unit (25), one input (23a) of the data-unification part-unit (23) is connected to the own-data input part-unit (21), the other input (23b) of the data-unification part-unit (23) is connected to the transaction-data management part-unit (22), the seller-data sending part-unit (24) is linked to the

seller-data receiving part-unit (12) of the external buyer communication unit (10), and the seller's data-receiving part unit (25) is in either direct or indirect connection with the internal communication unit (51) belonging to the seller's (2) financial institute (50).

2. The set of equipment according to claim 1 **characterised by** that one or more data centres (61, 62) are inserted into the information transmission network (60), and all the data centres (61, 62) are fitted with communication units (61a, 62a) for the receiving, processing and forwarding of information.

3. The set of equipment according to claim 1 or 2 **characterised by** that a data-transmission and operation-performing unit (71) suitable for receiving, processing and forwarding information is inserted into the information transmission network (60), and the data-transmission and operation-performing unit (71) is linked to the accounting bank (70).

4. The set of equipment according to any of claims 1–3 **characterised by** that the external buyer communication unit (10) has an information-receiving part-unit (15) for receiving data arriving from the buyer's financial institution (40).

5. The set of equipment according to any of claims 1–4 **characterised by** that the data-transmission channel (14) between the external buyer communication unit (10) and the internal communication unit (41) belonging to the buyer's (1) financial institution (40) is supplied with at least one wireless signal-transmission device (31b).

6. The set of equipment according to any of claims 1–5 **characterised by** that the data-transmission channel (26) between the external seller communication unit (20) and the internal communication unit (51) belonging to the seller's (2) financial institution (50) is supplied with at least one wireless signal-transmission device (31c).

7. The set of equipment according to any of claims 1–6 **characterised by** that the information transmission network (60) between the internal communication unit (51) of the seller's (2) financial institution (50) and the internal communication unit (41) of the

buyer's (1) financial institution (40), and/or the data-transmission channel (14) between the external buyer communication unit (10) and the internal communication unit (41) of the buyer's (1) financial institution (40) and/or the data-transmission channel (26) between the external seller communication unit (20) and the internal communication unit (51) of the seller's (2) financial institution (50) have one or more encryption part-units (14a, 26a).

8. The set of equipment according to the invention for the preparation and execution of the financial performance of a business transaction between a seller and a buyer, which contains an internal communication unit belonging to the financial institution that is the same for both the buyer and the seller, furthermore, an external seller communication unit belonging to the seller and an external buyer communication unit belonging to the buyer, the external seller communication unit and the external buyer communication unit have data transmission channels, the data transmission channel of the external seller communication unit and the data transmission channel of the external buyer communication unit are connected to the internal communication unit of the financial institution **characterised by** that the external buyer communication unit (10) and the external seller communication unit (20) are connected to each other with the assistance of a directed data channel (30) suitable for creating an unambiguous connection between them, which directed data channel (30) is set up to be suitable for sending seller identifier data (2a) and transaction data (2b), the external buyer communication unit (10) has an own-data input part-unit (11), a seller-data receiving part-unit (12), and, furthermore, a data unification part-unit (13), the one input (13a) of the data unification part-unit (13) is connected to the own-data input part-unit (11), the other input (13b) of the data-unification part-unit (13) is connected to the seller-data receiving part-unit (12), the output (13c) of the data-unification part-unit (13) is either directly or indirectly connected to the internal communication unit (91) belonging to the financial institution (90), furthermore, the external seller communication unit (20) has an own-data input part-unit (21), a transaction-data management part-unit (22), a data unification part-unit (23), a seller-data sending part-unit (24) and a seller's data-receiving part-unit (25), one input (23a) of the data-unification part-unit (23) is connected to the own-data input part-unit (21), the other input (23b) of the data-

unification part-unit (23) is connected to the transaction-data management part-unit (22), the seller-data sending part-unit (24) is linked to the seller-data receiving part-unit (12) of the external buyer communication unit (10), and the seller's data-receiving part unit (25) is in either direct or indirect connection with the internal communication unit (91) belonging to the financial institute (90).

9. The set of equipment according to any of claims 1–8 **characterised by** that the external buyer communication unit (10) has an own-data register (11a) connected to the own-data input part-unit (11).

10. The set of equipment according to any of claims 1–9 **characterised by** that the external seller communication unit (20) has an own-data register (21a) connected to the own-data input part-unit (21).

11. The set of equipment according to any of claims 1–10 **characterised by** that the external seller communication unit (20) has a transaction identifier production module (27).

12. The set of equipment according to any of claims 1–11 **characterised by** that the external seller communication unit (20) has a seller-data receiving part-unit (28).

13. The set of equipment according to any of claims 1–12 **characterised by** that the directed data channel (30) between the external buyer communication unit (10) and the external seller communication unit (20) there is at least one wireless signal-transmission device built in (31a).

14. The set of equipment according to any of claims 1–13 **characterised by** that the external buyer communication unit (10) and/or the external seller communication unit (20) are supplemented with a wireless signal-transmission device (80).

15. The set of equipment according to any of claims 1–14 **characterised by** that there are one or more encryption part-units (32) fitted in the directed data channel (30)

between the external buyer communication unit (10) and the external seller communication unit (20).

16. The set of equipment according to any of claims 8–15 **characterised by** that the internal communication unit (91) of the financial institution (90) is connected to an information transmission network (60), there are one or more data centres (61, 62) inserted in the information transmission network (60), and all of the data centres (61, 62) are fitted with communication units (61a, 62a) for receiving, processing and forwarding information.

17. The set of equipment according to claim 16 **characterised by** that a data-transmission and operation-performing unit (71) suitable for receiving, processing and forwarding information is inserted into the information transmission network (60), and the data-transmission and operation-performing unit (71) is linked to the accounting bank (70).

18. The set of equipment according to any of claims 8–17 **characterised by** that the data-transmission channel (26) between the internal communication unit (91) of the seller's (2) and the buyer's (1) financial institution (90) and the external buyer communication unit (10) and/or the external seller communication unit (20) has one or more encryption part-units (14a, 26a).

19. The set of equipment according to any of claims 8–18 **characterised by** that the external buyer communication unit (10) has an information-receiving part-unit (15) for receiving data arriving from the financial institution (90).

20. The set of equipment according to any of claims 8–19 **characterised by** that the data-transfer channel (14) between the external buyer communication unit (10) and the internal communication unit (91) belonging to the buyer's (1) financial institution (90) there is at least one wireless signal transmission device (31b).

21. The set of equipment according to any of claims 8–20 **characterised by** that the data-transmission channel (26) between the external seller communication unit (20) and the internal communication unit (91) belonging to the seller's (2) financial institution 90) is supplied with at least one wireless signal-transmission device (31c).